CHAPTER V.

CAPITAL[1].

Besides well-to-do husbandmen and professional men, according to the 1879 license tax returns, 21,046 persons occupied positions implying the possession of capital. Of 21,046 persons assessed on yearly incomes of £10 (Rs. 100) and more, 10,178 had from £10 to £15, 4624 from £15 to £25, 2470 from £25 to £35, 1097 from £35 to £50, 1136 from £50 to £75, 463 from £75 to £100, 364 from £100 to £125, 123 from £125 to £150, 170 from £150 to £200, 176 from £200 to £300, ninety-six from £300 to £400, forty-nine from £400 to £500, fifty-eight from £500 to £750, twenty-three from £750 to £1000, and nineteen over £1000.[2]

Currency.

The mint established at Dhárwár in 1753 by Peshwa Báláji Bájiráo, whose site is still shown behind the old market or *bazár*, continued to coin gold *huns* worth about 8*s.* (Rs. 4) and silver rupees until the British took Dhárwár in 1817. Till 1836, about twenty years after the beginning of British rule, no less than eighteen gold *huns* or *varáhás* were current in Dhárwár.[3] Their names in order of value were, *gajpati* valued at 9*s.* (Rs. 4½), *bahádur* and new *ikkeri* at 8*s.* 6*d.* (Rs. 4¼), old *ikkeri* and *sultáni* at 8*s.* (Rs. 4), *durgi*, *jamsheri*, and *magdi*, at 7*s.* 6*d.* (Rs. 3¾), *dhárwári*, *navalgundi*, *banvási*, *samsheri*, *ashvapati*, and *venkatpati*, at 7*s.* (Rs. 3½), *sátári*, *alamgiri*, and *kanteráyi*, at 6*s.* 6*d.* (Rs. 3¼), and *sávnuri* at 6*s.* (Rs. 3).[4] For twelve or thirteen years after the

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[1] From materials supplied by Mr. F. L. Charles, C.S., and Ráv Bahádur Tirmalráv Venkatesh.

[2] As yearly incomes under £50 have been exempted from the license-tax since 1879, the details given above are for 1879 instead of for 1882.

[3] *Hun* is the Persian or Musalmán corruption of the old Kánarese *honnu* which means gold and hence a Hindu gold coin worth about 8*s.* (Rs. 4). The term *Varáha* or boar-money, because it was stamped with the form of Vishnu as a boar, has been latterly applied to all Hindu gold coins.

[4] Ráv Bahádur Tirmalráv gives the following explanations of the names of the different *huns*. The *bahádur* was named in honour of Haidar Ali of Maisur (1760-1782); the new *ikkeri* was coined by Haidar in 1763 after his capture of Bednur the capital of the Ikkeri kings; the old *ikkeri* was coined by the Bednur kings (1680-1763) whose former capital was Ikkeri, about forty miles north-west of Shimoga in Maisur; the *sultáni hun* was coined by Tipu (1782-1799). About the fifteenth century the kings of the Deccan and Southern India had assumed the titles of *narpati*, *ashvapati*, and *gajpati*. *Narpati*, the lord of men, was the title assumed by the Annegundi kings in whose army infantry predominated. As the image of Venkatraman of Tirupati in North Arkot, the titular deity of the Annegundi kings was in the form of a man they stamped his image on their coins and called them *venkatpatis*. *Ashvapati*, the lord of horses, is the name given to the Deccan kings in whose army cavalry predominated. The *huns* struck by the Deccan kings are said to have been called *ashvapatis*. *Gajpati*, the lord of elephants, is the name given to the Maisur kings in whose army

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beginning of British rule the value of the gold *hun* was fixed by Government at 7*s.* (Rs. 3½), being 1*s.* (8 *as.*) less than the general market rate of 8*s.* (Rs. 4).[1] Besides the *huns*, there were of gold *mohars* the Company's *mohar* valued at £1 10*s.* (Rs. 15) and the Akbari *mohar* valued at £1 12*s.* (Rs. 16), and also a rare *Rám tenki* valued at £8 (Rs. 80), and *Padma* and *Hanmant tenkis* each valued at £1 16*s.* (Rs. 18).[2] A full *Rám tenki* weighs about $\frac{1}{10}$th of a pound (4 *tolás*) of gold; a half *Rám tenki*, also called a *pratáp*, about $\frac{1}{20}$th of a pound (2 *tolás*); and a quarter *Rám tenki*, also called *dharna*, about $\frac{1}{40}$th of a pound (1 *tola*). Of small gold coins there were *hanas* or *fallams* equal to one-fourth of a *varáh* or 2*s.* (Re. 1).[3]

Of silver coins, till about 1840, besides the Company's rupee, thirteen rupees were current in Dhárwár. Of these for every 100, the Bombay and Surat rupees were cashed at 102 Company's rupees, the *aurangabad* and *bágalkot* at ninety-nine, the *ankusi* at ninety-seven, the *poona* at ninety-six, the *sháháp ur* at ninety-two, the *kittur sháháp ur* at ninety-one, the *dhárwár* at ninety, the *haidarabad* at eighty-eight, the *panáli* in Kolhápur at sixty-five, the *nilkanti* at fifty-five, and the *bhutpadi* at twenty-seven.[4]

Till 1835-36, when the Company's copper pice were introduced, of copper coins the *sháhu paisa* called *duddu* and its submultiple *ruvi* were current in Dhárwár. The *sháhu paisás* are said to have been coined at Sátára by king Sháhu, the grandson of Shiváji (1708-1750). Three *ruvis* were equal to one *duddu*; *duddus* were counted by *takkás* in Maráthi and by *tenkis* in Kánarese, each containing sixteen *duddus*. Three *tenkis* or forty-eight *duddus*, of which one was equal to ½ *anna* of the present currency, went to a Company's rupee. For about twenty years between the

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elephants predominated. The *huns* struck by the Maisur kings are said to have been called *gajpatis*. Of other *huns* the *samsheri*, meaning a sword in Persian, is said to have been struck by a Musalmán chieftain, the *alamgiri* by the emperor Aurangzeb, the *kanteráyi* by an ancestor of the Mahárája of Maisur; and the *banvási*, *dhárwári*, *navalgundi*, *sátári* and *sávanuri* in the towns of those names. The table used in calculating *huns* and the submultiples of *huns* was two *kanis* one *arvisa*, two *arvisás* one *visa*, two *visás* one *bialí*, two *bialis* one *dugla*, two *duglás* one *chaula*, two *chaulás* one *dharna*, two *dharnás* one *pratáp*, and two *pratáps* one full *varáh*. The *varáh* was generally considered equal to 8*s.* (Rs. 4) and the unit or last submultiple *kani* equal to a 256th part of a *varáh* or §*d.* (¼ *a.*).

[1] During this period the chief Collector of Dhárwár who was appointed from the Madras Civil Service and paid in *húns* or *pagodas*, received for his monthly salary of £350 (Rs. 3500) 1000 *huns* at the Government rate of 7*s.* (Rs. 3½) the *hun*; he every month made a profit of £50 (Rs. 500) over his salary by selling the *huns* at the market rate of 8*s.* (Rs. 4).

[2] *Tenki*, corrupted into Persian and Maráthi *takka*, means a coin in Kánarese. Thus the *Rám tenki* means a coin struck in honour of the god Rám, the *Padma tenki* a coin struck in honour of Padmávati, the second wife of the god Venkatraman of Tirupati, and the *Hanmant tenki* a coin struck in honour of the god Hanmant, the devoted servant of Rám.

[3] The table used in calculating the *hana* and its submultiples was two *kanis* one *arvisa*, two *arvisás* one *visa*, two *visás* one *chikbiali*, two *chikbialis* one *haga*, two *hagás* one *adda*, and two *addás* one *hana*. The unit or last submultiple *kani* for *hana* is the same as that for *varáh* being equal to §*d.* (¼ *a.*).

[4] The table used in calculating the rupee and its submultiples was two quarter *annas* one half *anna*, two half *annas* one *anna*, two *annas* one *chavli*, two *chavlis* one *pavli*, two *pávlis* one *adheli*, and two *adhelis* one rupee. The unit or last submultiple one quarter *anna* is equal to §*d.*

beginning of the British rule in 1817 and the introduction of the Company's copper coin in 1835-36, all Government accounts were kept in rupees, quarters, and *res*. One hundred *res* made one quarter, and four quarters one rupee. During this period the people kept their accounts in rupees, quarters, *annas*, and quarter *annas*, a quarter *anna* being considered equal to 6¼ *res*. After the introduction of the new copper coinage in 1835-36 all Government accounts were kept in rupees, *annas*, and *pies*. The bulk of the people still (1883) keep their accounts in rupees, quarters, *annas*, and quarter *annas*, a quarter *anna* being divided into three *pies*. At present (1883), except in a few private transactions where Dhárwár *huns* are used, the Imperial rupee which weighs 180 Troy grains, and the Imperial copper pice, which weighs 100 Troy grains, and their submultiples are the current coins of Dhárwár. The people calculate still in Dhárwár or Ikkeri *huns*, while all payments are made in the Imperial rupee at the market rate varying from 8*s*. to 8*s*. 6*d*. (Rs. 4 - 4¼) the *hun*. The *kavdis* or shells which are used in Poona and Sátára as fractions of copper coins, are not current in Dhárwár and the other districts of the Bombay Karnátak.

For the ordinary numbers up to ten thousand, when he strikes a bargain he wishes to keep secret, the Dhárwár moneychanger uses the following terms as cipher numbers. In this moneychanger's language *pakár* means 6*d*. (¼ rupee), *armatta* 1*s*. (½ rupee), *uddán pakár* 1*s*. 6*d*. (¾ rupee), *yekkal matta* 2*s*. (Re. 1), *ávár* 4*s*. (Rs. 2), *ishvar netra* 6*s*. (Rs. 3), *phoka* or *ved* 8*s*. (Rs. 4), *bán* 10*s*. (Rs. 5), *selli* 12*s*. (Rs. 6), *pavitra* 14*s*. (Rs. 7), *tál* 16*s*. (Rs. 8), *naval* 18*s*. (Rs. 9), *avtár* £1 (Rs. 10), *ávár avtár* £2 (Rs. 20), *netra dasak* £3 (Rs. 30), *mandal* £4 (Rs. 40), *addu* £5 (Rs. 50), *sanvatsar* £6 (Rs. 60), *pavitra dasak* £7 (Rs. 70), *kodgi* £8 (Rs. 80), *naval dasak* £9 (Rs. 90), *shatak* £10 (Rs. 100), *ávár shatak* £20 (Rs. 200), *bána shatak* £50 (Rs. 500), *dhagár* £100 (Rs. 1000), *bána dhagár* £500 (Rs. 5000), and *avtár dhagár* £1000 (Rs. 10,000).[1]

[1] Of these cipher numbers some are Kánarese and some are Sanskrit number names, others are symbolic or arbitrary. Taking them in the order given in the text *pakár* a quarter is the letter *p* in Sanskrit and so is taken to stand for *pávli* a quarter rupee; *armatta* a half rupee is the Kánarese *ar* half and *matta* rupee; *uddán pakár* three-quarters of a rupee is the Kánarese *uddán* three and *pakár* taken to represent *pávli* one-quarter; *yekkal matta* one rupee is the Kánarese *yekkal* one and *matta* a rupee; *ávár* two rupees is the Sanskrit *ávár* the next or two; *ishvar netra* three rupees is symbolic, literally meaning in Sanskrit Shiv's eye of which there were three; *phoka* or *ved* four rupees, *phoka* is the Kánarese four, *ved* is symbolic as there are four *veds*; *bán* five rupees is the Sanskrit *bán* arrow symbolic of five because Kámdev, the Hindu Cupid, is *panchbán* or the five-arrowed; *selli* six rupees is the Kánarese *selli* six; *pavitra* seven rupees is the Sanskrit *pavitra* pure, as the number of the Rishis stands for seven; *tál* eight rupees is *tál* the Kánarese eight; *naval* nine rupees is the Sanskrit *nav* nine; *avtár* ten rupees is the Sanskrit *avtár* an incarnation of which there were ten; *ávár avtár* twenty rupees is the Sánskrit *ávár* two and *avtár* incarnation; *netra-dashak* thirty rupees is the eye that is Shiv's eyes or three and *dashak* the Sanskrit *dash* ten rupees; *mandal* forty rupees is the Sanskrit *mandal* forty; *addu* fifty rupees is Kánarese apparently originally the Maráthi *ardha* or half that is half a hundred; *sanvatsar* sixty rupees is the Sanskrit *sanvatsar* a year and so sixty because years are in cycles of sixty; *pavitra-dashak* seventy rupees is as explained seven-tens; *kodgi* eighty rupees is the Kánarese *kodgi* eighty; *naval dasak* ninety rupees is as explained nine-tens; *shatak* a hundred rupees is the Sanskrit *shatak* a hundred; and *dhagár* a thousand rupees is the Kánarese *dhagár* a thousand.

Chapter V. Capital.

BANKERS.

Except a few moneylenders and the Hubli branch of the Bombay Bank, there are few bankers in the district. Hubli is the only place where banking operations are carried on to any large extent. The bankers are moneylenders, chiefly Lingáyats, Jains, Bráhmans, and Komtis by caste. The ordinary banking business at Hubli consists of buying bills representing the value of cotton shipped from Kumta and Kárwár and of drafts for the payment of piece-goods and other imports from Bombay. Of late years there has been little change in the local system of banking. The banking business of Hubli suffered severely from the 1876 and 1877 famine, and since then the old practice of the bankers or *sávkárs* advancing money to landholders has almost ceased. The Branch of the Bank of Bombay at Hubli was opened in 1870.[1] The effect of opening a branch of the Bank of Bombay in Hubli has been to cheapen money. The chief business of the bank is the buying of bills drawn on Bombay by the purchasers of Dhárwár cotton. The Government too, by transfers to the Bank, is able to remove its surplus revenue to Bombay free of cost and occasionally at a small profit. The Bank has few or no native depositors. The yearly dealings of the bank average £300,000 to £400,000 (Rs. 30,00,000 - Rs. 40,00,000) with Europeans and £150,000 to £200,000 (Rs. 15,00,000 - Rs. 20,00,000) with Natives. To a small extent the bank advances money to European cotton-buyers. Most of the funds invested in the trade of Hubli belong to Bombay; the share of the Hubli traders is very small. The chief traders are eight to ten firms of Bombay Bhátiás and Gujarát Vánis.

BILLS.

No local firm deals regularly in exchange bills. Two or three Bráhman and Lingáyat merchants at Dhárwár, and about ten at Hubli, grant bills of £500 to £1000 (Rs. 5000 - Rs. 10,000) on Bombay, Poona, Madras, Belári, Bangalor, Kumta, and Kárwár. Besides these local dealers in bills, the Bhátiás, who have come as traders from Bombay within the last ten years, are all able to cash bills up to £1000 (Rs. 10,000). At Gadag a well-known Gujar merchant, named Venkatidás, grants and cashes bills up to £1000 (Rs. 10,000). Besides at Dhárwár and Hubli, some rich local Bráhman and Lingáyat merchants, though they do not deal in bills, occasionally grant bills on Bombay and Kumta. During the cotton season, that is from November to March, dealers require funds for the purchase of cotton. They grant bills on Bombay and receive funds from local bankers at one or two and sometimes at three per cent discount, that is they grant bills for £10 (Rs. 100) and get only £9 18*s.* (Rs. 99), £9 16*s.* (Rs. 98), or £9 14*s.* (Rs. 97). During the rains, that is from May to October, little is done in cotton beyond making small cheap purchases which are held till October. Little money is required for the cotton trade, and to pay for the cloth, food, and miscellaneous imports, which go on to a small extent from Bombay, bills rise to par and sometimes to one per cent premium.

INSURANCE.

No kind of insurance business is carried on in any of the Dhárwár trade centres.

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[1] In the town of Dhárwár a branch of the Bank of Bombay was opened in 1863. It was closed in November 1878, business being diverted to its Hubli Branch.

SAVINGS.

The classes of townsmen who save are traders, large landholders, moneylenders, some pleaders, and the higher officials. Among the lower classes, shepherds, servants, and shoemakers are generally able to save in ordinary years. During the American War (1863-65), when large sums of money poured into the district, the purchase of land and of houses at very high prices led to many disputes. The people were rich enough to rush into court, and the pleaders, of whom there was then a comparatively small number, made large sums. Since then the famine of 1876 and 1877 and the dullness of trade which followed the famine reduced the number and still more the value of suits. At the same time the number of pleaders has increased. These causes have joined to lower the condition of the pleaders as a class. All still dress well and live expensively and some either from hereditary property or because they are specially successful are rich and lend money. Others find it hard to keep out of debt.[1] Of villagers, moneylenders, shopkeepers, and large landholders save; but they spend most of their savings in marriage ceremonies and in caste dinners. Of the lower classes, shepherds, shoemakers, servants, and others save, but their savings are often lost by their practice of burying them in some place which they keep secret even from their nearest friends. Among the higher classes, especially among Bráhmans, the savings made in ordinary years are spent on marriage expenses. Within the last twenty years the amount of money spent on marriage feasts and shows has been greatly reduced. On the other hand the practice of the girl's father paying large sums to the bridegroom and of giving the bridegroom rich presents has been introduced and has brought many families to poverty. This practice does not prevail among Lingáyats and they perhaps save more than any class in the district.

INVESTMENTS.

No investments in Government securities have ever been made by the people of Dhárwár. Not a single native has deposited money in the Hubli branch of the Bombay Bank. Of late a few traders and other classes have invested money in trading joint-stock companies which were started at Dhárwár in 1876, and at Hubli in 1878, and in the Hubli mill started in 1883. In the Savings Bank the depositors are almost solely Government officials. No shopkeepers, weavers, carpenters, or any other class of the general people have yet deposited money in savings or other banks. During the thirteen years ending 1882 the Savings Bank deposits rose from £2391 in 1870 to £8187 in 1882. The details are £2391 in 1870, £4146 in 1871, £4706 in 1872, £6014 in 1873, £2277 in 1874, £2764 in 1875, £2265 in 1876, £2016 in 1877, £2115 in 1878, £4458 in 1879, £9204 in 1880, £6222 in 1881, and £8187 in 1882. The changes in the amounts deposited seem to be chiefly due to changes in the rules regarding the amount to be deposited and the interest granted. The increase in deposits from £2391 (Rs. 23,910) in 1870 to £6014 (Rs. 60,140) in 1873 seems connected with an

[1] Of about fifty pleaders in the Dhárwár courts two or three make £30 to £40 (Rs. 300-400) a month; ten make £10 to £20 (Rs. 100-200); ten £5 to £10 (Rs. 50-100), and the rest hardly £3 (Rs. 30). Ráv Bahadur Tirmalráo.

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order passed in 1871 raising the limit of deposits from £150 (Rs. 1500) to £300 (Rs. 3000); the fall from £6014 (Rs. 60,140) in 1873 to £2115 (Rs. 21,150) in 1878 seems due to an order passed in 1874 limiting deposits to £100 (Rs. 1000) and the amount to be deposited in any one year to £50 (Rs. 500); the large increase from £2115 (Rs. 21,150) in 1878 to £9204 (Rs. 92,040) in 1880 seems due to an order passed in 1879 raising the interest on deposits from 3¾ to 4½ per cent a year and the limit of deposits to £500 (Rs. 5000); the fall to £6222 (Rs. 62,220) in 1881 seems due to an order issued in 1881 lowering the interest to 3¾ per cent and the limit of deposits to £300 (Rs. 3000). During the thirteen years ending 1882 the interest paid on Government securities increased from £33 (Rs. 330) in 1870 to £537 (Rs. 5370) in 1882; the highest amount of interest paid was £997 in 1877. The details are: £33 in 1870, £391 in 1871, £228 in 1872, £238 in 1873, £423 in 1874, £678 in 1875, £213 in 1876, £997 in 1877, £910 in 1878, £499 in 1879, £328 in 1880, £195 in 1881, and £537 in 1882.

All classes, whether townspeople or villagers, invest part of their savings in ornaments. Land is also a favourite investment. Before the 1876 famine land was difficult to get except at very high prices. The famine forced many husbandmen to sell their land and a considerable amount of land was bought by the rich. Since the famine several seasons of cheap grain, and, in some parts of the district the introduction of higher rates of assessment, have made land a less favourite investment than before. Still pleaders and shopkeepers continue to buy land paying for garden and rice lands ten to twenty times the yearly assessment and for dry-crop land five to ten times the assessment. Twelve per cent a year is considered a fair return for money invested in land.

In large towns, shopkeepers and a few rich Bráhman and Lingáyat families who combine moneylending and cotton-dealing with agriculture, invest money in building houses. The houses that are built as an investment are always small. In large houses the expense of repairs is heavy, and even at low rents tenants are difficult to find. The only large houses in the district which are let at a profitable rent, are the houses held by European tenants in Dhárwár. These houses fetch rents varying from 5s. to £8 10s. (Rs. 2½-85) a month. In villages, from the difficulty of finding tenants, houses are almost never built as an investment.

No particular class of people invest money in buying expensive cattle. At Ránibennur, two or three rich Bráhman merchants every year buy hundreds of cattle in Maisur and sell them in Dhárwár. A few Lingáyats and Muhammadans at Hubli and Navalgund buy ten or twelve cattle every week in the villages round and offer them for sale on market-days at Hubli, Dhárwár, and Navalgund.

Muhammadans, except some traders husbandmen and labourers, do not invest much money. Lingáyats and Komtis employ their profits in developing their business; and Bráhmans in moneylending. Shepherds, shoemakers, and beggars generally bury their savings.

MONEYLENDING.

No class has a monopoly of usury. A man of any caste who has gathered some capital begins to lend small sums, increasing his

business as his capital grows. Of Dhárwár usurers few, except one or two Bráhmans, live solely by lending money; most earn at least part of their living as traders, pleaders, or husbandmen. The chief moneylending classes are Bráhmans, Lingáyats, Komtis, and a few Musalmán traders. Of these, the Bráhmans to a certain extent keep to moneylending alone; the Lingáyats form the bulk of Dhárwár traders in almost all branches of business except in hides, fat, and European liquor; the Komtis are the Telingi grain-dealers and retail shopkeepers who, since the introduction of British rule, have settled in Dhárwár from Belari, Anantpur, and Kadapa in Madras. Of Gujarát and Márwár Vánis, who have a bad name as moneylenders, there are in all not more than twenty families, who are almost all found in the large towns of Dhárwár, Hubli, Gadag, and Sávanur. Except two or three who combine moneylending with trade, Gujarát and Márwár Vánis as a class deal solely in cotton, silk, yarn, European cloth, and sometimes in saffron, pearls, and gold and silver. To borrowers of name and credit moneylenders lend sums up to £500 (Rs. 5000) and, if the borrower owns land, they sometimes advance as much as £1000 (Rs. 10,000). In villages the headmen, richer husbandmen, and shopkeepers lend £2 to £5 (Rs. 20-50) to the poorer villagers at one to two per cent a month. Even among the poorest classes, a man with a few *annas* to spare is always anxious to lend to some neighbour. Among moneylenders the system of book-keeping is very lax. Many small moneylenders keep no books trusting to memory or to bonds. Even of the richer moneylenders many keep nothing beyond rough memoranda. Except among Márwár Vánis, the only books kept are a rough note-book and a ledger written from the entries in the note-book. Márwár Vánis keep both a ledger and a day-book. Compared with the Márwár Vánis of the Deccan the Dhárwár moneylenders act with mildness in recovering their debts. Moneylenders as a rule have some feeling for the debtor. When the debtor is known to be in distress the lender sometimes remits part of the debt and recovers the balance either by instalments or by personal service. Consequently in Dhárwár there never have been agrarian riots like those in the Deccan. The creditors do not ordinarily make use of the civil courts for the recovery of debts. Only as a last resource do creditors resort to the courts, and even then the decrees are not always executed. When a decree is granted the judgment-creditor first tries to screw as much money as he can from the debtor. If the debtor refuses to pay, the lender insists that the debtor's property is placed under his control or that some other security is given for the payment of the debt. If the debtor furnishes the security the creditor is content to let the decree stand over, and does not obtain execution unless he finds that the debtor is bent on deceiving him by a private or a fictitious sale of his property. Creditors do not generally buy the debtor's immovable property, unless it is not likely to fetch a fair price. Encumbrances and the unwillingness of a debtor's fellow-villagers to buy his property at times enable the judgment-creditor to buy his debtor's property at a nominal price. Thus a good deal of

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land has come into the hands of moneylenders and pleaders, but as they leave the tillage to others, the change in the ownership does not come prominently to notice. As a rule, the debtor makes no complaints against his creditor. When he is dragged to court the debtor feels unjustly treated and charges the creditor with extorting excessive interest, appropriating the produce of the fields in payment of debts at rates cheaper than the market rates, or ignoring payment altogether. The creditor is also sometimes accused of bringing false claims and arranging with the subordinate court officials to keep the debtor ignorant that a suit has been brought against him. Such charges are rare and they are almost never proved.

INTEREST.

The imperial rupee is the standard in all moneylending transactions. Interest is charged either yearly or monthly. An additional charge is made for the extra or intercalary month, if, as is generally the case, interest runs by the month. Gujarát and Márwár Vánis and all professional moneylenders keep their accounts according to the *Samvat* year which begins in *Kártik* or October-November; grain-dealers and husbandmen keep their accounts according to the *Shak* year which begins in *Chaitra* or March-April.[1] About the time when the Government assessment falls due, during the fair season when cotton and grain are largely sent to the coast and Bombay, during the marriage season which begins in November and ends in June, and at the time of the great festivals of *Dasara* and *Diváli* in September-October, and of *Holi* in February-March, there is a specially heavy demand for money, and the rates of interest are higher than during the rest of the year. For a person of good credit, either a trader or a substantial landholder, the yearly rate of interest varies on personal security from twelve to twenty-four per cent. The rates of interest charged to artisans with pretty good credit do not differ from those charged to middling landholders. The rate on petty loans, secured by pledging ornaments or other movable property, varies from nine to twenty-four per cent. In petty agricultural advances on personal security or with a lien on crops, the rate varies from twelve to thirty-six per cent; and in large transactions, with a mortgage on movable or immovable property, from six to twenty-four per cent. Small sums lent to the needy by unprofessional moneylenders are charged interest at $\frac{3}{8}d.$ or $\frac{3}{4}d.$ ($\frac{1}{4}$-$\frac{1}{2}$ *anna*) a month for each rupee lent, that is a yearly rate of $18\frac{3}{4}$ to $37\frac{1}{2}$ per cent.

BORROWERS.

To meet special family expenses almost all classes are occasionally forced to borrow. Of artisans, the large class of weavers of late years, owing to the fall in the profits of hand-loom weaving and to their inability or unwillingness to take to other employments, when trade has been slack, have been embarrassed and forced to borrow. They generally pay twelve to twenty-four per cent interest a year. Other artisans are believed to be fairly free from debt. Of husbandmen most Kánarese Lingáyats, Maráthás, Jains, and Musalmáns, who form the bulk of the tillers of the soil, borrow. The Bráhmans, Chetriyas,

[1] The *Samvat* era begins with B.C. 56 and the *Shak* era with A.D. 78.

and Komtis, who, if they happen to hold land, do not themselves till it but let it to tenants, are well-to-do and seldom borrow. It may be roughly estimated that of husbandmen about ten per cent have good, twenty fair, thirty scanty, and forty little or no credit. Husbandmen of good credit on personal security are able to raise loans equal to about the value of two years' produce of the lands they till; those of fair credit raise loans equal to one year's produce, and those of scanty credit equal to half a year's produce. Husbandmen with no credit cannot raise loans without parting with property. To a husbandman with good credit the yearly rate of interest on personal security varies from twelve to twenty-four per cent; to a husbandman with fair or with scanty credit, on mortgage of land or other movable property, from eighteen to twenty-four per cent; and to a husbandman with no credit on mortgage of land never less than twenty-four per cent and sometimes more. The poorest husbandman who has neither fields nor any other property, if urgently in need of money, can raise loans of £1 to £1 10*s*. (Rs. 10-15) at a yearly rate of twenty-four to seventy-two per cent according to circumstances. Of the money borrowed it may be roughly said that about twenty per cent is spent in paying the Government assessment, forty in meeting marriage and other special expenses, twenty in buying bullocks and other field stock, and twenty in buying grain for food and seed. During the rains and in years of short crops rich husbandmen and sometimes moneylenders advance grain to the poorer husbandmen either for food or for seed. At the time of advancing the grain the lender receives from the borrower a written acknowledgment, specifying the conditions on which the advance is made and the time within which it is to be repaid. The conditions on which grain is advanced differ much according to circumstances. The most common condition is to pay at the harvest one-fourth and sometimes one-half in addition to the quantity advanced. During the sowing season, moneylenders sometimes advance money to husbandmen on condition that during the harvest the advance shall be paid back in grain at the cheaper harvest price with an addition of $3\frac{7}{8}$ to $7\frac{3}{4}$ pounds (1 to 2 *shers*) of grain for each rupee advanced. Thus for £10 (Rs. 100) advanced in June when rice generally sells at about 27 pounds (7 *shers*) the rupee, the borrower is to pay the money advanced in kind at the rate of 43 to 46 pounds (11 to 12 *shers*) the rupee in November when rice generally sells at about 40 pounds (10 *shers*) the rupee. In such advances, for a period of six months between June and November, the moneylender makes a profit of one-tenth to one-fifth on the money advanced that is a yearly interest of twenty to forty per cent. Though the Dhárwár husbandmen are better off than the Ratnágiri husbandmen, and seldom have to leave their homes in search of employment, they are not now (1882) so well off as they were during the exceptional plenty of the American War (1863-1865). Much of the money they amassed during the American War was spent by the husbandmen in buying gold and silver ornaments and costly clothes, in giving caste dinners, and in celebrating marriage and other family events. At the close of the American War in 1865, the sudden fall in the price of cotton caused great loss to several of the richer husbandmen who had begun to deal in cotton.

Chapter V. Capital.

BORROWERS.

Again during the 1876-77 famine, especially in the east, the husbandmen suffered severely. During the first year of the famine, except the very poorest the Dhárwár landholders did not suffer. Part of the local stocks of grain were sold at high prices and sent to neighbouring famine-stricken districts, and enough remained to carry them fairly through the first season of distress. By the beginning of the second year of the famine the local stocks of grain were almost exhausted, and the bulk of the people had to sell the greater part of their property to keep them in food. The only people who made profits were the grain-dealers and a few rich moneylenders who bought gold and silver ornaments, idols, old coins, copper and brass cooking vessels, and even saleable clothes, at very low prices and sold them back to the people from whom they bought them at their usual prices. Up to 1882 the rates of interest have continued higher than they were before the famine. In the years that followed the famine there was a marked decrease in the amount spent on wedding and other family ceremonies. Since the famine for a well-to-do husbandman the cost of a marriage is £20 to £50 (Rs.200-500) instead of £100 to £200 (Rs.1000-2000); for a middle class husbandman £10 to £20 (Rs.100-200) instead of £40 to £50 (Rs.400-500); and for a poor husbandman £1 to £2 (Rs.10-20) instead of £5 to £6 (Rs.50-60). On the whole the borrowing classes are satisfied with the treatment they receive at the hands of their creditors. They feel that they could not get on without them.

LAND MORTGAGE.

Land is transferred in one of three ways, by the holder's failing to pay the Government assessment, under a decree of the civil court, and by voluntary sale or mortgage. Since the 1876 famine, especially in the east where the famine was most severe, much land has fallen out of tillage. Since the famine part of this land has been taken for tillage and most of it still lies waste. Partly under civil court decrees and partly by sale and mortgage much land has of late years passed from the husbandmen to their creditors. Husbandmen whose land is transferred to their creditors under a decree of the civil court, generally till the lands of other landholders as tenants and sometimes as labourers. At present (1882) lenders prefer to make advances on ornaments and other movable property rather than on land. When land is mortgaged it is usually made over to the mortgagee for a fixed period. During this period the land is generally tilled on tenancy either by the mortgager or by some other husbandman and sometimes by hired labour. The arrangements made vary as suits the convenience of the landholder and the tenant. The landlord sometimes agrees to pay the assessment, and the tenant tills the land at his own expense, paying the landlord either cash or grain equal to one-third or one-half of the produce. Sometimes the produce is divided equally between the tenant and the landlord on condition either that the landlord pays the assessment and the tenant the cost of tillage, or that the landlord and the tenant each pays an equal share of the assessment and cost of tillage, or that the landlord pays the assessment and half the cost of tillage and the tenant the other half. Land is also tilled by tenants on wages, the landholder paying the cost of tillage and the assessment and taking the whole produce.

LABOURERS.

Labourers are better off than they were fifty years ago. The area under tillage is much greater, and from the improved condition of the landholders more of the field-work than formerly is done by hired labour. Compared with the rich years of the American War the labourers have the advantage of much cheaper grain. At the same time it is probable that the higher wages and the great freehandedness of that time of plenty more than made up for the extreme dearness of grain. The labourers suffered much and long during the 1876 and 1877 famine. But as they had no fresh grain stocks to buy, and no ornaments to redeem from pawn, they have not been so long hampered by the effects of the famine as the poorer class of landholders. Moneylenders do not advance large sums to labourers except when the labourer enters into a bond to work for the lender. If a labour mortgage bond is passed sums equal to one or two years' pay that is £6 to £10 (Rs. 60-100) are advanced. Labourers vary greatly in the use they make of their surplus earnings. Some spend their surplus on liquor; others spend it on opium. These are exceptions; most field and other labourers are temperate and many touch neither liquor nor opium, nor, except on holidays, is much spent on rich food. Among labourers perhaps the commonest use of savings is in buying ornaments and clothes. A few labourers lend small sums of money; others hoard. A labourer's wife supplies from a fourth to a half of the family income. Boys above fourteen are self-supporting, and boys and girls from eight to fourteen earn from 1½*d.* to 3*d.* (1-2 *as.*) a day. Children below eight earn nothing. There is no class of hereditary servants in Dhárwár. The demand for labour is specially strong during the harvest, for rice in November, for early *jvári* in December, for late *jvári* in January and February, and for cotton-picking till the end of May. The early part of the rains, June July and part of August, after the grain is sown and before weeding begins, is the labourer's slack season. During this period labourers have mostly to depend on house-building and other jobs.

LABOUR MORTGAGE.

Of the poorer husbandmen and labourers, Lingáyats, Maráthás, Shepherds, Musalmáns, and low-class people sometimes pledge their labour for fixed periods to pay off their debts. The man who pledges his labour is employed in collecting debts, carrying letters and messages, weeding fields, building houses, making bricks, drawing water, cleaning his master's house, or tending his master's cattle. For a loan of £10 (Rs. 100) a debtor will agree to serve for about five years. He receives his food free and such necessary clothes as one headscarf, one waistcloth or *dhotar*, and one pair of shoes a year, the whole worth 8*s.* to 10*s.* (Rs. 4-5). If the servant supports himself, the period of service for a loan of £10 (Rs. 100) is reduced to about three years. The debtor is ordinarily bound to devote his whole time to his master's service, but, unless there is a special agreement to that effect, the master has no claim to the service of the bondsman's wife or children. The master is not bound to pay the bondsman's marriage, death, or other expenses. He cannot, against his will, transfer the debtor's services to any other person. Though bodily punishment is not recognized as an ordinary remedy for disobedience, it is occasionally practised,

Chapter V. Capital. Labour Mortgage.

and no complaint is made unless the beating is unusually severe or cruel. When personal and family influences fail to induce the debtor to perform his part of the contract, masters occasionally apply to the civil courts to enforce the bond. If the debtor dies before his service is ended some member of his family is expected to work during the rest of the time. A service engagement is never hereditary. Young men under twenty called *jitad álus* (K.) or fee-men are generally employed by husbandmen for field labour. They have the same food as the husbandman, millet cakes, pulse, whey, onions, and hemp spinnach. At the close of the year they are given a pair of trousers, a waistcloth or *dhotar*, and wages at the rate of 2*s.* (Re. 1) a month and sometimes less. If the parents of these lads owe anything to the husbandman, the wages are deducted from the debt. Sometimes Lingáyat and Marátha husbandmen marry their daughters to poor lads of twelve to fourteen on condition that the sons-in-law work in their fields. In most cases these lads live and take their food in their father-in-law's house. When they grow to be men, if they wish it, they are generally allowed to take their wives and start houses of their own.

Wages.

During the last forty years wages have greatly risen. In 1840, carpenters, blacksmiths, and masons were paid 6*d.* to 9*d.* (4-6 *as.*) a day; and a day labourer if a man was paid 3*d.* (2 *as.*), if a woman 1½*d.* (1½ *as.*), and if a child 1½*d.* (¾ *a.*). Men servants were paid 6*s.* to 8*s.* (Rs. 3-4) a month; women servants 2*s.* to 4*s.* (Rs. 1-2); and child servants 1*s.* to 1*s.* 6*d.* (8-12 *as.*). Bráhman cooks and water-carriers in addition to free meals, were paid 6*s.* to 8*s.* (Rs. 3-4) a month for men, and 2*s.* to 4*s.* (Rs. 1-2) for women. In 1882, carpenters, blacksmiths, and masons were paid 1*s.* to 2*s.* (Re. ½-1) a day, men labourers 4½*d.* to 6*d.* (3-4 *as.*), women labourers 3*d.* to 3¾*d.* (2-2½ *as.*), and child labourers 1½*d.* to 3*d.* (1-2 *as.*); men servants were paid 14*s.* to 16*s.* (Rs. 7-8), women servants 6*s.* to 10*s.* (Rs. 3-5), and child servants 4*s.* to 6*s.* (Rs. 2-3) a month. Bráhman cooks and water-carriers were paid £1 to £1 10*s.* (Rs. 10-15) a month for men, and 10*s.* to 12*s.* (Rs. 5-6) for women. When employed for a month or more, the wages of artisans and labourers are 2*s.* or 4*s.* (Rs. 1-2) less than the above rates. If in addition they are fed, the wages are reduced about one-third. Town labourers are paid in cash, and field labourers, especially during harvest time, in grain. Labourers as a rule are paid daily, and sometimes for a long job weekly, but seldom at intervals of more than a week. During marriages and other feast ceremonies, which last four to seven days, musicians and dancing-girls are paid either a daily wage of 4*s.* to 6*s.* (Rs. 2-3) for musicians and £1 to £1 10*s.* (Rs. 10-15) for dancing-girls, or in a lump sum for the whole period, the amount varying from £1 12*s.* to £2 (Rs. 16-20) for musicians, and from £10 to £20 (Rs. 100-200) for dancing girls. The chief and best earthworkers in the district are Vaddars, who are of two branches, stone Vaddars and earth Vaddars. The stone Vaddars do nothing but quarry and cart stones; the earth Vaddars dig, embank, and do other earthwork required in improving the fields and in making wells, ponds, houses, roads, canals, and railways. Vaddars move from place to place in search of work, living in temporary huts walled

and roofed with grass. Each gang lives in a compact cluster of huts which they build outside the village near water and grazing. Every well-to-do Vaddar has a pair of cart buffaloes and a rude low cart on which he carries his house goods when he shifts camp. The stone Vaddars have more carts which they use in carting stones. The Vaddars are strong and dark and seem one of the earliest local tribes. They have no education and are very fond of drink. As a class they are independent and difficult to handle. It is a mistake to pay them day wages without assigning them tasks. In the absence of a task they will do as little as they can. The best way of employing Vaddars on large works, where cash payments are to be made, is to fix rates for various loads and lifts. Once rates are fixed, there is little difficulty in getting the work done. When paid in this way Vaddars seldom try to scamp work, and, if paid once a fortnight, they are perfectly satisfied. They work in gangs, each gang having its foreman who negotiates the rates, measures the work, and shares the wages. Men women and children above twelve all work. The men dig and fill the baskets, and the women and children carry. On piece work Vaddars work from four to ten in the morning, rest for about four hours, and again work from two to five in the evening. The Vaddars' tools are *kudalis* or axes, *pavdás* or spades, and large wicker baskets. It is wonderful how easily a grown Vaddar woman can carry a large earth or *murum* basket up a high embankment, work which would be too much for an ordinary man. When employed on piece work, the Vaddars' daily earnings average 4½*d.* to 7½*d.* (3-5 *as.*) a head. The work done by each gang is measured separately, and the headman generally distributes the money equally among all the members of the gang including the women and the working children. Village Vaddars generally work by contract for grain. When a well is to be dug or a *tál* or bank is to be raised, the landholder calls in the nearest foreman Vaddar, shows the length and breadth of the work, and enters into a verbal contract with him to pay a fixed quantity of grain for the work. For work of this kind village Vaddars are generally employed. As a rule, every group of five or six villages has enough well-digging and banking to support a small Vaddar gang. Besides Vaddars a few Lamánis occasionally do earthwork. Stone Vaddars differ little from earth Vaddars, except that one works in earth and the other in stone. The stone Vaddars quarry the stone and carry it in their carts to the work. These carts, of which each stone Vaddar has two or three, carry four to six cubic feet of stone and are small and rough, the wheels being made of solid pieces of wood joined together. Stone Vaddars are specially clever in using the sledge hammer to break and square stones. They hardly ever blast with gunpowder. They heat the stone, and pour cold water over it, when the stone splits with a remarkably even fracture. In Dhárwár skilled labour is poor and rare. Except in the towns of Dhárwár Hubli and Gadag few carpenters or blacksmiths can do any work more difficult or delicate than making and mending rough field tools, and the number of skilled masons is still smaller. Apparently from the cheapness of food and the want of competition in Dhárwár craftsmen seem to have neither energy nor

Chapter V. Capital. Wages.

wish to better their condition. A craftsman can make a living by working four or five days a week, and beyond his living he seems not to care. On the Marmagaon-Belári railway now (1884) under construction, the earthwork within Dhárwár limits is being chiefly done by Vaddars, and almost all the skilled labour comes from the Deccan. Most masons and blacksmiths come from Poona, Sátára, and Kolháp̃ur, and most carpenters from Poona, Sávantvádi, and Goa. In 1883 a few Cutch masons came seeking work. On the railway masons and carpenters earn 1*s.* 6*d.* to 2*s.* (Re. ¾-1) a day, and blacksmiths with their bellows' boys 2*s.* to 3*s* (Re. 1-1½). Most overseers and foremen, who are difficult to get, belong to Poona and Sátára. Overseers earn £5 to £8 (Rs. 50-80) a month, foremen £3 to £5 (Rs. 30-50), and timekeepers £2 to £3 (Rs. 20-30).

Weights and Measures.

Dhárwár weights and measures are neither periodically inspected nor stamped by the police. There is much variety in different parts of the district. Though the tables and the names are the same throughout, they differ much in weight, shape, and size in different sub-divisions, even in different towns in the same sub-division. In[1] 1845 a standard measure equal to 136 *tolás'* weight of pure water was introduced, and in 1849 the standard was changed to the Bengal *sher* equal to eighty *tolás'* weight of water. As the Bengal *sher* was so much smaller than the 136 *tola* measure introduced in 1845, a hoop was added to the 136 *tola* measure to make it equal to 160 *tolás'* weight of water or double the Bengal standard. This double *sher* became known as the Dhárwár *sher*. In 1852 when the Bengal *sher* equal to eighty *tolás'* weight of water was introduced into various districts, Government supplied the Collector of Dhárwár with a *sher* measure holding eighty *tolás'* weight of distilled water, with contents of 57·0392 cubic inches and with a height of 4·1721 inches, with a half *sher* measure holding forty *tolás'* weight, with contents of 28·5196 cubic inches, and with a height of 3·31114 inches, and with a quarter *sher* measure holding twenty *tolás'* weight, with contents of 14·2598 cubic inches and with a height of 2·6283 inches. The diameter of each measure was equal to its height. Before these measures were supplied by Government the standard had been introduced into the district in 1849, and two sets of measures had been made, one set holding 160 *tolás'* of water called the Dhárwár *sher*, and the other set holding eighty *tolás'* of water called the Bengal *sher*. These measures cannot have been made with any accuracy. Distilled water could not be got, the temperature at which it was to be weighed does not appear to have been prescribed, and the shape of the measures which is more important was not specified. The standard measure was determined by the weight of water it held, but in Dhárwár in measuring grain a heaped measure is and always has been used. Two measures of different shape might hold equal quantities of water but different quantities of grain by heaped measure. In 1861 and 1862 it was brought to notice that the measures in use varied in capacity and that measures holding equal quantities of water did not hold equal quantities of heaped grain. It was also found to be impossible to test measures by weighing the water they held, because many of them were not water-tight. The chief reason why the measures

[1] Mr. J. R. Middleton, C. S.

were not water-tight, was that in 1849 measures to hold 160 *tolás* had been made by adding a hoop to the top of the old 136 *tolás'* measures. An order was then issued that grain might be used in testing the measures but the weight of grain which the standard measure should contain has never been laid down. In 1865 to settle the grain compensation to be paid to sepoys when grain was dear, Mr. Reid directed that a measure which held eighty *tolás'* weight of *shejji* grain by exact and not by heaped measure should be adopted. This order was given for a special purpose, but it strengthened the supposition that the standard of measure was determined by the weight of grain and not by the weight of water. Between 1865 and 1883 little seems to have been done regarding measures, except that a set of brass measures was made in 1874 at the Dhárwár factory for the Collector's office. Up to 1883 the standard determined by the weight of water and introduced in 1849 has never been altered, but heaped measure instead of exact measure has always been used for grain. In 1882, in testing the standard measures at the various sub-division offices Mr. Middleton, the Collector, found that the measures were very roughly made and were not accurate. Some measures were not water-tight and many had not the same diameter throughout. The lifts were irregular in form, and different measurements of the same measure gave different results. As the shape was irregular, a measure which according to the dimensions given ought to hold more, sometimes in reality held less than another. Some sub-divisions had more than one set of standard measures. Some of the measures which were stamped E. I. C. 1847, must have been made before 1849 when the present standard was introduced, though it is still the custom to stamp the letters E. I. C. as the Government mark on measures brought to the Government offices to be tested. Of the evils which arise from having standard measures of different capacity, one is that at a criminal prosecution for using false measures the Hángal trader, who has got a Dhárwár *sher* measure tested at the Hángal sub-division office holding 137 *tolás'* weight of grain by heaped measure, runs the risk of being punished for using too small a measure, if he uses it in selling grain in the adjoining sub-division of Karajgi where the standard holds 151⅛ *tolás'* weight, while he may be punished for using too large a measure if he uses it in buying grain in the adjoining sub-division of Kod where the standard holds 124 *tolás*. Another evil is that the half *sher* is not equal to half of the full *sher*, nor is the quarter *sher* equal to a quarter of the full *sher*. As the diameter of the Dhárwár *sher* measure and of the Dhárwár half *sher* that is the Bengal *sher* measure is the same, the additional quantity obtained by the use of heaped measure is the same both for the *sher* and the half *sher* instead of being double for the *sher*. The half or Bengal and the quarter *shers* are only occasionally used and are inaccurate. Two halves are not equal to one whole, neither are four quarters. Though the standard measures kept in the various sub-division offices differ very greatly, the difference between the measures in actual use throughout the district is probably not so great, because measures are chiefly made at Hubli where they are tested before being distributed for sale.

Chapter V. Capital.

WEIGHTS AND MEASURES.

Weights are of two sorts, one for precious metals, drugs, and medicines; the other for grain and the cheaper metals copper, brass, iron, lead, and zinc. The weights for precious metals are round or square and are made of bellmetal. The table is eight *gunjás* one *másа*, twelve *másás* one *tola*, twenty-four *tolás* one *sher*, twelve shers one *dhada*, and four *dhadás* one *man*. Sometimes another table is used, six *gunjás* one *ánna*, sixteen *ánnás* one *tola*, and twenty-four *tolás* one *sher*. The *gunja* or *gulganji* is the red black-tipped Abrus seed. The *tola* is equal to the Imperial rupee or 180 grains Troy; the *man* is equal to 29$\frac{1}{7}\frac{0}{7}\frac{0}{8}$ pounds avoirdupois. The weights in use for the cheaper metals and for grains are made of iron and are in the form of round thick plates. Their table of reckoning is nine *táks* one *navták*, two *navtáks* one quarter *sher*, two quarter *shers* one half *sher*, two half *shers* one *sher*, 1$\frac{1}{4}$ *shers* one *savásher*, two *saváshers* one *adichshers*, two *adichshers* one *pánchsher*, two *pánchshers* one *dhada*, two *dhadás* one half *man*, two half *mans* one *man*, four *mans* one *andgi*, and two *andgis* one *goni* or *heru*. Of these weights the *ták* is nominal, weighing about a quarter of a rupee, the *navták* two rupees and a half, and the *sher* twenty rupees. Up to the *sher*, which as a rule is equal to twenty rupees, the scale of this table is the same for all articles. But the *savásher*, which ought to equal twenty-five rupees, and the weights that follow it differ much for various articles. The *savásher* is fixed equal to thirty-five rupees for copper, brass, and bellmetal; to 32$\frac{1}{2}$ rupees for cotton, tobacco, clarified butter, and parched *channa* or gram; to 31$\frac{1}{4}$ rupees for all articles of food sold by weight; to thirty rupees for iron and steel; and to twenty-five rupees for cotton-seed and oil-cake. Thus, keeping a fixed standard of twenty rupees weight for each *sher*, the *man* which is ordinarily equal to forty *shers*, actually contains for copper, brass, and bellmetal fifty-six *shers* or 28$\frac{1}{7}\frac{2}{8}$ pounds; for cotton, tobacco, clarified butter, and parched gram fifty-two *shers* or 26$\frac{0}{7}\frac{0}{8}$ pounds; for all articles of food sold by weight, fifty *shers* or 25$\frac{5}{8}$ pounds; for iron and steel forty-eight *shers* or 24$\frac{5}{8}$ pounds; and for cotton-seed and oilcake forty *shers* or 20$\frac{1}{2}$ pounds. In weighing lamp-oil, which is generally sold by brass copper or earthen measures corresponding to the scale of weight, the *savásher*, which is called the quarter *mogha*, weighs twenty-five rupees and the *man* contains forty *shers* of twenty rupees or 20$\frac{1}{2}$ pounds. The table of reckoning is two quarter *moghás* one half *mogha*, two half *moghás* one *mogha*, two *moghás* one quarter *man*, two quarter *mans* one half *man*, two half *mans* one *man*, and eight *mans* one *naga*. Among natives cotton is bought and sold by *mans* of fifty-two *shers* of twenty rupees each. To Europeans cleaned cotton is sold in pounds. The table is seven pounds one *dhada* or quarter *man*, fourteen pounds one half *man*, twenty-eight pounds one *man*, eight *mans* one *naga*, and twenty *mans* one *khandi*. A pound being equal to nearly thirty-nine rupees, this *man* of twenty-eight pounds contains 54$\frac{3}{5}$ *shers* of twenty rupees each. In selling raw silk the *sher* is equal to twenty-five rupees for silk traders and to twenty-four rupees for other classes. In selling indigo the table in use is twenty *tolás* or rupees one *sher*, 13$\frac{1}{4}$ *shers* one *dhada*, and four *dhadás* one *man* or 27$\frac{1}{4}$

MEASURES.

pounds. Milk and curds are sold by a measure containing eighty rupees weight. This measure is called the *pakka* or full *sher* as opposed to the *kachcha* or small *sher* which weighs twenty rupees.

The table used in measuring grain is two *chhatáks* one quarter *sher*, two quarter *shers* one half *sher*, two half *shers* one *sher*, two *shers* one *padi*, two *padis* one *chitti*, eight *chittis* one *imna*, sixteen *chittis* or two *imnás* one *andgi*, two *andgis* one *goni* or *heru*, and twenty *gonis* or *herus* one *khandi*. As each grain has its own weight the general weight of the contents of these capacity measures cannot be stated.

Cotton goods, silk goods, European printed piecegoods, and long-cloth are measured by the *gaj* or *vár*, both of which are the yard of three feet. Turbans, waistcloths or *dhotars*, women's robes or *sádis*, and country longcloths are measured by *molas* or cubits. The *gaj*, *vár*, or yard is made of brass, iron, or wood. The *gaj* is divided into twenty-four *tasus* each equal to one and a half inches, and the *vár* into sixteen *giras* each equal to two and a quarter inches. No separate cubit measure is actually made and marked off with its sub-multiples. The table of cubit measure is twelve *angulis* one *genu* or span, two *genus* one *mola* or cubit, and four *molás* one *már* or fathom. The *anguli* or finger's breadth is equal to three-fourths of an inch and the *mola* or cubit is equal to fifteen inches. The *már* is the distance from the tip of the middle finger of one hand to the tip of the middle finger of the other hand when both hands are stretched horizontally in a straight line. The table used in long measure is three *javs* one *anguli*, four *angulis* one *mushti*, three *mushtis* one *genu*, two *genus* one *mola*, four *molás* one *dand* or *már*, 2000 *dands* or *márs* one *kos*, and four *kosás* one *yojan*. The unit a *jav* or barley corn is equal to one-fourth of an inch. This measure varies much in different localities. A Dhárwár *kos* generally equals three English miles and it occasionally is as much as four.

Of former land measures tradition says that in the times of the Bahmani Musalmán kings of Kalburga (1343-1490), Vithalpant, one of their chief officers, surveyed the land and divided it into *márs* and assessed them in *huns*. These *márs* are called Vithalpanti *márs*, because, it is said, he caused the measurement to be made by certain multiples of his own *már* or arm's stretch. Each Vithalpanti *már* contained four *kurgis*, a *kurgi* being the area of land which the Kánarese *kurgi* or seed-drill can sow in a day. As the *kurgi* has been found to contain about eight acres, a Vithalpanti *már* is equal to about thirty-two acres. Some time during the sway of the Vijayanagar or Anegundi kings (1336-1570), apparently after the time of Vithalpant, a new survey was made and the lands divided into *márs* and assessed in Anegundi *huns*. These *márs* were called *Ráya Rekhi márs* or the Anegundi Rája's *márs*.[1] The Vijayanagar *már* like the Bahmani *már* contained four *kurgis*. But as

[1] In the Karnátak the Anegundi or Vijayanagar kings alone were called *Ráyás* which is corrupted from the Sanskrit *rájan* a king. *Rekhi* means a line drawn, and hence anything settled. *Ráya Rekhi márs* means the *már* measure settled by the *Ráyás* that is by the Anegundi kings.

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the Vijayanagar *kurgi* contains only four acres of land instead of eight, a *Rái Rekhi már* is equal to sixteen acres instead of thirty-two acres. The Vijayanagar *már* was also called the *hull* or small *már*. *Chigars, visas, pattis,* and *kanis,* which were the parts of a *már,* have fallen into disuse. The *bigha* was introduced into the Bombay Karnátak by Peshwa Báláji Bájiráo when he took the country in 1753. The following is the *bigha* table. Four square *angulis* one *mushti,* three *mushtis* one *vet,* two *vets* one *hát,* 5⅝ *háts* one *káthi,* twenty *káthis* one *pánd,* twenty *pánds* one *bigha,* and 120 *bighás* one *cháur.* The length and breadth of eight corns of wheat make one square *anguli* or a square of the length and breadth of a finger. About one and half and in some places one and three-quarters *bighás* make an acre of land in Dhárwár. Owing to the succession of opposing governments in the seventeenth, eighteenth, and nineteenth centuries the varieties in the size of the *bigha* gave hereditary district and village officers and other free landholders the opportunity of practising frauds on Government. The areas of the older land measures, if ever fixed, were also greatly altered in different villages and even in the same village; consequently the number of acres contained in a *már* or *kurgi* of land or in their sub-multiples the *chigur, visa, patti,* and *kani,* or the number of *bighás* in an acre, are not the same in all places. Both the *már* and *bigha* measurements continued in use for some time after the introduction of British rule. About 1824 the acre was introduced by the British Government. Since 1839-40, the present regular survey of lands and their division into acres, *gunthás* or fortieths of an acre, and *ánnás* or sixteenths of a *guntha,* and the assessment in Imperial rupees have come into general use. Even now the common Kánarese people do not exactly know how much land an acre or a *bigha* contains. When they are told what portion of a *már* or of a *kurgi* an acre forms, they readily understand. Konkanasths and others from the Deccan who have settled in Dhárwár, understand the *bigha* better than the *már, kurgi,* or acre. The following table of acre measurements is current in Dhárwár as well as in other parts of Bombay: 8¼ feet broad and 8¼ long that is 68$\frac{1}{16}$ square feet make one *ánna,* sixteen *ánnás* one *guntha,* and forty *gunthás* one acre.

Building sites and other lands within towns or villages are measured by square yards. Leather coir and cotton or hemp ropes are measured by *márs* or fathoms and *molás* or cubits and not by *gajs* or *várs* that is yards. All Government building work is calculated by yards, feet, and inches, while private work is calculated by cubits each eighteen inches long. Of building materials stone and timber are sold by cubic measures. Fair solid stones for the edges of buildings are at present (1884) sold at 14*s.* to 18*s.* (Rs. 7-9) the hundred cubic feet. Large and rough cut ironstone or laterite is sold at 10*s.* (Rs. 5) the hundred cubic feet. Heaps of small stones are sold at £1 12*s.* (Rs. 16) the heap ten cubits long ten broad and one high forming nearly 460 cubic feet. Since much open space is unavoidably left between small stones when they are heaped together, in measuring heaps of small stones the length of a cubit is taken at twenty instead of at eighteen inches. Timber is sold at £2 to £3 (Rs. 20-30) for a beam twelve and half feet long, one foot broad, and one foot thick. Small bamboos called *sibus* are sold at 5*s.* to 6*s.*

(Rs. 2½-3) the hundred, and large bamboos called *galas* at 16*s.* to 18*s.* (Rs. 8-9) the hundred. Bricks and tiles are sold by tale. Burnt bricks twelve inches long, six broad, and three thick cost 16*s.* to £1 (Rs. 8-10) the thousand. Unburnt bricks of the same size cost between 4*s.* and 6*s.* (Rs. 2) the thousand. No excess number of bricks is given to cover wear and tear. There are three kinds of tiles. The best black tiles turned on the potter's wheel cost 14*s.* or 16*s.* (Rs. 7-8) the thousand; black tiles made by hand cost 5*s.* or 6*s.* (Rs. 2½-3) the thousand; and inferior red tiles cost 3*s.* or 4*s.* (Rs. 1½-2) the thousand. One tile in every hundred is allowed for wear and tear. Earth is sold at 1½*d.* (1 *a.*) the basketful.

Mats are sold singly. For every hundred square feet of single woven matting the cost is 1*s.* 6*d.* (12 *as.*) and for double woven matting 4*s.* (Rs. 2). Of straw and fodder, millet stalks called *kanki* in Kánarese, are sold at so many bundles the rupee according to the size of the bundle. In buying millet stalks the length of the rope by which the bundle is to be measured, whether four and a half, five, or six cubits, is first fixed. Then as many stalks as the rope can enclose when drawn tight are considered one bundle. When the size of the bundle is settled, the number of bundles to the rupee is fixed. The usual price of millet stalks in a good season is four or five bundles the rupee. In bad seasons as much as 6*s.* or 8*s.* (Rs. 3-4) are paid for one bundle. Rice and *rági* straw is sold by the big or *hali* wagon-load. A *hali* cart is a big heavy wagon, borne on solid wooden wheels with heavy iron tires. It is used by husbandmen for field-work only and not in going from one village to another. The wagon is drawn by six or eight bullocks, and carries about 3200 pounds (80 *mans*) or twice as much as the two-bullock *chhakdi* or spoke-wheel cart which has been introduced since the beginning of British rule.

When crops are cut and thrashed and the grain is separated from the chaff in the field it is not usual for husbandmen to measure the grain in the field with any metal measure of capacity. They have baskets called *zhallis* large enough to hold one *heru* of 128 *shers* or 500 pounds of grain. With these baskets they measure the grain and roughly estimate the outturn. They then carry the grain to their houses and measure it with some metal measure of capacity and either sell it or store it in pits. Chaff is also measured by the *zhalli* basket.

Vegetables are not generally sold by weight. When they are sold wholesale the rate is so many baskets the rupee. Large vegetables are sold retail by the number, and other leaf vegetables, when they can be tied into small bundles of about an inch in diameter, are sold at so many bundles the *anna*. When the fruit vegetables are small, or the leaf vegetables cannot be tied in bundles, they are sold in small quantities at so much the *anna*. In very rare instances small vegetables are sold by weight. Fruits, such as mangoes guavas and cocoanuts, are sold by the number. Grass is sold by the hundred bundles, five being given in excess to cover waste; cowdung-cakes for fuel are also sold by the number at about 700 the rupee. Hides and horns are sold by the number. Firewood is sold by the cartload by those who bring it from the

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forests. Firewood in the Government store is sold at 7*s.* (Rs. 3½) the *khandi*. As Dhárwár has no regular shops for selling pearls and precious stones the weights are little understood. All purchases are made in Bombay or Poona and the jewels are sold in retail by Márwár Váni and other moneychangers.

The table for measuring time is sixty *vipals* or eyewinks one *pal*, sixty *pals* one *ghadi*, 2½ *ghadis* one *hora* or hour, 3¾ *ghadis* one *muhurta*, 7½ *ghadis* one *prahar*, four *prahars* one *divas* or day, eight *prahars* one *ahorátra* or a day and night, seven days one *áthavda* or week, fifteen days one *paksh* or fortnight, two *pakshas* one lunar month, and twelve lunar months one lunar year. To adjust the lunar and solar years an intercalary month is added about once in every two and a half years and a month is dropped about once every 160 years. During marriage, thread, and other religious ceremonies the lucky moment is not ascertained by the ordinary watch or clock. From sunrise on the day of the ceremony the time is measured by a water-clock. A copper cup with a small hole at the bottom is floated on the surface of a basin of water. The water rising through the hole overturns the cup exactly in a *ghadi*. The cup is taken out and again placed on the surface of the water and goes down in another *ghadi*. In this manner the required number of *ghadis* is ascertained. Another mode of measuring time when the sun is shining is for a man to measure by his own feet the length of his shadow. To tell the time of day from a shadow one plan is, in an open sunlit spot, to measure in feet the length of one's shadow, to add six to the number of feet, and divide 121 by the sum. The quotient gives the time in *ghadis* of twenty-four minutes after sunrise if the sun has not crossed the meridian, and before sunset if the sun has crossed the meridian. Another plan is to hold upright a thin rod eighteen *ánglis* or finger-breadths long, bend it so that its shadow will touch the other end of the rod on the ground and measure in *ánglis* the perpendicular height of the rod. This like the other plan shows the number of *ghadis* either after sunrise or before sunset.

Prices.

Yearly price details some of which are little more than estimates, are available for the eighty-four years ending 1883. During these eighty-four years the rupee price of Indian millet, which is the staple grain of the district, varied from nineteen pounds in 1864 and 1877 to 165 in 1814 and averaged ninety-three pounds. In three of these eighty-four years, the price was below 160 pounds the rupee, 165 in 1814, 162 in 1832, and 161 in 1811; in four it was between 160 and 150 pounds, 157 in 1850 and 1852, and 154 in 1843 and 1845; in four it was between 150 and 140 pounds, 150 in 1841 and 1849, 146 in 1813 and 142 in 1823; in nine it was between 140 and 130 pounds, 139 in 1835 1844 and 1848, 135 in 1812 1847 and 1851, 132 in 1831, and 131 in 1815 and 1854; in seven it was between 130 and 120 pounds, 129 in 1840, 127 in 1824 1828 1838 and 1842, 124 in 1829, and 122 in 1830; in seven it was between 120 and 110 pounds, 120 in 1827 and 1846, 116 in 1808 and 1857, and 112 in 1800 1836 and 1837; in five it was between 110 and 100 pounds, 109 in 1810 and 1853, 108 in 1805, and 105 in 1809 and 1825; in

six it was between 100 and ninety pounds, ninety-seven in 1839, ninety-four in 1801 1802 and 1859, and ninety-two in 1822 and 1858; in four it was between ninety and eighty pounds, ninety in 1860 and 1869, and eighty-six in 1806 and 1855; in six it was between eighty and seventy pounds, seventy-nine in 1826 1861 and 1868, seventy-five in 1807 and 1834, and seventy-one in 1856; in eight it was between seventy and sixty pounds, sixty-eight in 1817, sixty-seven in 1816 and 1833, sixty-five in 1821, sixty-four in 1881, sixty-three in 1818 and 1819, and sixty-two in 1820; in six it was between sixty and fifty pounds sixty in 1871 and 1882, fifty-six in 1862, and fifty-two in 1875 1876 and 1883; in eight it was between fifty and forty pounds, fifty in 1803, forty-seven in 1874, forty-six in 1880, forty-four in 1879, and forty-one in 1863 1867 1870 and 1873; in two it was between forty and thirty pounds, thirty-nine in 1872, and thirty-five in 1878; and in five it was between thirty and fifteen pounds, twenty-six in 1865, twenty-one in 1804, twenty in 1866, and nineteen in 1864 and 1877. The eighty-four years may be divided into ten periods. Except in 1803 when the price was fifty pounds and in 1804 which was a famine year when the price was twenty-one pounds, in the first period of eight years ending 1807 the price varied from 112 in 1800 to seventy-five in 1807, and averaged eighty pounds. In the second period of eight years ending 1815, the price varied from 165 in 1814 to 105 in 1809, and averaged 133 pounds. In the third period of six years ending 1821 the price varied from sixty-eight in 1817 to sixty-two in 1820, and averaged sixty-four pounds. Except in 1822 when the price was ninety-two pounds and in 1826 when the price was seventy-nine pounds, in the fourth period of eleven years ending 1832, the price varied from 162 in 1832 to 105 in 1825, and averaged 121 pounds. Except in 1833 and 1834 when the prices were sixty-seven and seventy-five pounds respectively, in the fifth period of seven years ending 1839 the price varied from ninety-seven in 1839 to 139 in 1835, and averaged 104 pounds. In the sixth period of fifteen years ending 1854, the price varied from 157 in 1850 to 109 in 1853, and averaged 132 pounds. Except in 1857, when the price was 116 pounds, in the seventh period of seven years ending 1861, the price varied from ninety-four in 1859 to seventy-one in 1856, and averaged ninety pounds. Except in the years of short harvests and abundant money 1864, 1865 and 1866 when the prices were nineteen, twenty-six and twenty pounds, in the eighth period of six years ending 1867, the price varied from fifty-six in 1862 to forty-one in 1863 and 1867, and averaged thirty-four pounds. Except in 1868 and 1869 when the prices were seventy-nine and ninety pounds respectively, in the ninth period of nine years ending 1876, the price varied from sixty in 1871 to thirty-nine in 1872, and averaged fifty-five pounds. Except in the famine year of 1877 when the price was nineteen pounds, in the tenth period of seven years ending 1883, the price varied from thirty-five in 1878 to sixty-four in 1881, and averaged forty-six pounds. The details are:

Dhárwár Produce Prices (Pounds the Rupee), 1800-1888.

Produce.	First Period.								Second Period.							
	1800.	1801.	1802.	1803.	1804.	1805.	1806.	1807.	1808.	1809.	1810.	1811.	1812.	1813.	1814.	1815.
Indian millet ...	112	94	94	50	21	108	86	75	116	105	109	161	135	146	165	181
Spiked millet ...	101	80	75	70	20	101	89	72	115	101	94	84	77	101	84	84
Rice	54	45	45	35	18	43	39	39	75	61	60	56	62	63	71	54

Produce.	Third Period.						Fourth Period.									
	1816.	1817.	1818.	1819.	1820.	1821.	1822.	1823.	1824.	1825.	1826.	1827.	1828.	1829.	1830.	1831.	1832.
Indian millet ...	67	63	63	63	62	65	92	142	127	105	79	120	127	124	122	132	162
Spiked millet...	56	56	45	52	61	61	87	143	105	98	78	105	105	115	...	...	...
Rice	87	43	45	45	52	14	56	67	60	49	49	60	60	75	69	69	82

Produce.	Fifth Period.							Sixth Period.						
	1833.	1834.	1835.	1836.	1837.	1838.	1839.	1840.	1841.	1842.	1843.	1844.	1845.	1846.
Indian millet	67	75	139	112	112	127	97	129	150	127	154	139	154	120
Spiked millet	...	...	126	105	98	133	91	122	133	133	150	136	140	94
Rice	52	45	67	60	43	52	39	60	71	71	101	105	86	62

Produce.	Sixth Period—*continued.*								Seventh Period.						
	1847.	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.	1857.	1858.	1859.	1860.	1861.
Indian millet ...	135	139	150	157	135	157	109	131	86	71	116	92	94	90	79
Spiked millet ...	105	112	...	...	126	126	112	87	80	66	94	84	80	70	66
Rice	67	64	86	75	60	67	73	60	56	45	49	45	45	41	30

Produce.	Eighth Period.						Ninth Period.								
	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.
Indian millet ...	56	41	19	26	20	41	79	90	41	60	39	41	47	52	52
Spiked millet ...	42	42	16	21	19	38	63	56	31	49	31	33	42	49	49
Rice	34	26	14	14	15	22	26	24	17	26	19	20	26	41	35

Produce.	Tenth Period.						
	1877.	1878.	1879.	1880.	1881.	1882.	1883.
Indian millet ...	19	35	44	46	64	60	52
Spiked millet ...	19	30	31	37	63	56	49
Rice	15	19	24	27	26	23	30